

Information to identify the case:

Debtor 1	Sharon M Williams		Social Security number or ITIN xxx-xx-9806	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN -----	
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey			
Case number:	19-21882-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sharon M Williams

9/27/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Sharon M Williams
Debtor

Case No. 19-21882-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 16

Date Rcvd: Sep 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2019.

db +Sharon M Williams, 36 Enter Turn, Willingboro, NJ 08046-2334
518301892 +Bloom/dsnb, Po Box 8218, Mason, OH 45040-8218
518301893 Ces/navient, C/o Acs, Utica, NY 13501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Sep 28 2019 04:08:00 Thomas Orr, Law Office of Thomas J. Orr,
321 High Street, Burlington, NJ 08016-4411
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 28 2019 01:05:28 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 28 2019 01:05:25 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518301891 +E-mail/Text: mary.stewart@abcofcu.org Sep 28 2019 01:06:22 Abco Fcu, Po Box 247,
Rancocas, NJ 08073-0247
518301894 +EDI: DISCOVER.COM Sep 28 2019 04:08:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
518301895 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 28 2019 01:04:55 Ditech Financial Llc,
Po Box 6172, Rapid City, SD 57709-6172
518301896 +EDI: TSYS2.COM Sep 28 2019 04:08:00 Macys/dsnb, Po Box 8218, Mason, OH 45040-8218
518301897 +EDI: NAVIENTFKASMSERV.COM Sep 28 2019 04:08:00 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
518301898 +EDI: RMSC.COM Sep 28 2019 04:08:00 Syncb/banana Rep, Po Box 965005,
Orlando, FL 32896-5005
518301899 +EDI: RMSC.COM Sep 28 2019 04:08:00 Syncb/lowe's, Po Box 956005, Orlando, FL 32896-0001
518301900 +EDI: RMSC.COM Sep 28 2019 04:08:00 Syncb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
518304332 +EDI: RMSC.COM Sep 28 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518301901 +EDI: CITICORP.COM Sep 28 2019 04:08:00 Thd/cbna, Po Box 6497,
Sioux Falls, SD 57117-6497

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518301902 Toyota Motor Credit
atty* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2019 at the address(es) listed below:

Georgette Miller on behalf of Debtor Sharon M Williams info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;gmecfmail@gmail.com;dmayberry@georgettemillerlaw.com;smithcr50524@notify.bestcase.com;GNonnenberg@georgettemillerlaw.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmllawgroup.com,
bkgroup@kmllawgroup.com
Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5